



This information is provided as a consumer service by MasterCard International Incorporated, an association representing 5,000 MasterCard® card issuers in the United States, and an advocate for the responsible use of credit.



DEFENDING YOURSELF AGAINST CREDIT CARD FRAUD



USEFUL TIPS ON MONEY MATTERS



THE FIRST STEP IN SELF-DEFENSE IS KNOWLEDGE.

WHETHER IT'S BASED ON stolen cards, counterfeit cards, or mail and telephone-order scams, credit card fraud is a lucrative industry for thieves and con artists. In 1994, these criminals managed to bilk individuals and businesses out of billions of dollars worldwide.

Employing a variety of ingenious methods—from raiding mailboxes and trash containers to high-tech eavesdropping and classic cons—these criminals steal the personal information that enables them to charge goods and services to unsuspecting customers.

By taking a few simple precautions, you can help fight fraud and avoid unnecessary worry and expense. Protect yourself and your credit card account with the smart practices described inside.

SAFEGUARD YOUR CREDIT CARDS

- Keep your cards in a secure place.



- Keep card account numbers in a separate, confidential place.

- Sign new cards as soon as you receive them.

- Destroy carbon copies of receipts, copies of airline tickets, travel itineraries, or anything else that displays your card number — and discard them yourself.
- Check cards periodically to make sure none are missing.
- Know when new or reissued cards and billing statements should arrive. Contact your card issuer immediately if they don't.
- Memorize your personal identification number (PIN) for automated teller machine (ATM) transactions. or keep

- Don't use an obvious PIN, such as your birth date, your telephone extension, or consecutive numbers.

- When using your credit or cash card at an ATM, supermarket, unattended gasoline pump, or anywhere else, be sure you take your receipt with you. Never throw it away at the site of the purchase or in a public trash container.

REVIEW YOUR STATEMENT CAREFULLY

- Make sure all charges are accurate.
- Compare dates and amounts to verify expenditures.
- If you don't keep your monthly statements, destroy them carefully before discarding them.

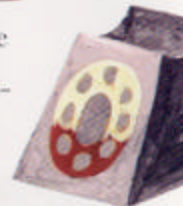


REPORT ERRORS, LOSS, OR THEFT IMMEDIATELY

- Contact your card issuer through its 800 number as soon as you discover that your card has been lost or stolen.



Although there is no time limit for reporting unauthorized charges, reporting a lost or stolen card immediately can reduce your liability. If there has been an unauthorized use of your card, before you report it lost or stolen, your maximum liability is \$50. If your card is a MasterCard® card, in most circumstances, there is no liability for unauthorized use if you promptly report your card missing.



- Follow up with your issuer in writing. Once you've reported by telephone that someone else has used your credit card number, send a letter to the issuer stating that "an unauthorized charge" was made. (This language ensures that your issuer will understand that you are reporting a fraud, rather than a billing error.) Furthermore, you are protected in a dispute with creditors by the federal



Fair Credit Billing Act *only* if you report an error in writing.

- Call your card issuer if a new or reissued card does not arrive when expected.
- Write your card issuer if you discover errors on your statement.
- Pay at least the minimum on all undisputed charges. You need not pay for any charges under dispute until the card issuer has attempted to resolve the dispute.

KEEP YOUR PERSONAL INFORMATION PRIVATE

- When making a purchase in person (as opposed to ordering over the telephone), refuse merchant requests for personal information. Your address and telephone number, for example, are not required as a condition of purchase with a credit card.
- Do not provide your account number over the phone unless you can verify that the call is legitimate. The number

can be used to generate a new card or make unauthorized purchases on your account. Telemarketers offering cheap vacations, magazine promotions, or merchandise awards and asking for your credit card number are among the most common telephone scams.

- Do not allow a merchant to record your credit card number on a check, receipt, or other document. Many states have laws prohibiting this practice.

REPORT SUSPICIOUS SOLICITATIONS

If you receive a suspicious solicitation by phone or mail from someone who requests your credit card number (or if you feel you have been a victim of fraud), you should *immediately* report it to the National



Fraud Information Center's fraud hotline at 1-800-876-7060, 9:00 a.m. to 5:30 p.m. ET, Monday through Friday. This organization collects information on credit card scams and works with state and local law enforcement agencies